EXHIBIT "A"

THORNTON DAVIDSON #166487 Thornton Davidson & Associates 2055 San Joaquin Street Fresno, CA 93721 Telephone: (559)256-9800 Telefax: (559)256-9791

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Attorney for Plaintiff

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U.S. DISTRICT COURT OF CALIFORNIA, NORTHERN DISTRICT (SAN FRANCISCO DIVISION)

MICHAEL CREMIN.

Plaintiff.

VS,

McKESSON CORPORATION EMPLOYEES' LONG TERM DISABILITY BENEFIT PLAN.

Defendant

COMPLAINT FOR DECLARATORY RELIEF

Plaintiff MICHAEL CREMIN ("PLAINTIFF") alleges as follows:

JURUSDICTION

PLAINTIFF's claim for relief arises under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), 29 U.S.C. section 1132(a)(1) and (3). Pursuant to 29 U.S.C. section 1331, this court has jurisdiction over this action because this action arises under the laws of the United States of America. 29 U.S.C. section 1132(e)(1) provides for federal district court jurisdiction of this action.

VENUE/INTRADISTRICT ASSIGNMENT

Venue is proper in the Noxthern District of California because the acts and occurrences giving rise to PLAINTIFF's claim for relief took place in San Francisco, California in that PLAINTIFF is and was a resident of San Francisco County, California, when DEFENDANT terminated his long-term disability benefits. Therefore, 29 U.S.C. section 1132(e)(2) provides for venue in this court in the San Francisco Division.

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PARTIES

PLAINTIFF is, and at all times relevant hereto was, a participant, as that term is 3. defined by 29 U.S.C. section 1000(7), of the McKESSON CORPORATION EMPLOYEES' LONG TERM DISABILITY BENEFIT PLAN ("The Plan") and thereby entitled to receive benefits there from. PLAINTIFF was a beneficiary because until his termination due to disability, he was an employee of McKesson Corporation, which established The Plan.

DEFENDANT The Plan is an employee welfare benefit plan organized and operating under the provisions of ERISA, 29 U.S.C. section 1001 et seq.

CLAIM FOR RELIEF

- The Liberty Life Assurance Company of Boston insured the Plan and acted on 5. behalf of the Plan in all matters alleged herein.
- The Plan provides long-term disability benefits after an elimination period of 180 6. days, which, for a person under the age of 60 at the time the disability occurred, as was PLAINTIFF herein, such benefits potentially could continue until age 65.
- 7. . In order to be eligible for beachits under the Plan, an employee must meet The Plan's definition of total disability. The Plan defines total disability, as follows:

"You are Totally Disabled if:

- you are unable to perform the important duties of your own occupation on a Full-time or part-time basis because of Injury or Sickness that started while insured under the Group Policy; and
- 2. you'do not work at all; and
- 3. you are receiving Doctor's Care. We will waive this requirement if We receive written proof acceptable to Us that further Doctor's Care would be of no benefit to you."
- PLAINTIFF was employed by McKesson Corporation as a Director of 8 Profitability Analysis.
 - PLAINTIFF became totally disabled and ceased to work on September 9, 1998. 9.

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PLAINTIFF remained disabled through the climination period of the Plan, which 10. ended March 5, 1999,

- PLAINTIFF applied for and was granted Long Term Disability ("LTD") benefits 11. from the Plan effective May 17, 1999.
- 12. PLAINTIFF also applied for Social Security Disability benefits. By letter dated August 16, 1999 PLAINTIFF was awarded Social Security Disability benefits of \$1,455.80 per month.
- By letter dated September 21, 1999 The Plan demanded repayment of \$11,640 for 13. over-payment of Social Security Disability benefit payment. PLAINTIFF repaid the full amount.
- The Plan acknowledged receipt of payment from PLAINTIFF of \$11,640 by letter Dated December 1, 1999...
- DEFENDANT is judicially and collaterally estopped to deny that PLAINTIFF is totally disabled under The Plan because:
 - DEFENDANT required PLAINTIFF to apply for Social Security Disability benefits.
 - PLAINTIFF did so, and was awarded such benefits. b.
 - Pursuant to the terms of The Plan, all such benefits, except COLA's were Ç, paid or used to decrease DEFENDANT's obligation to PLAINTIFF.
- By letter dated August 30, 2002 The Plan terminated benefits to PLAINTIFF, 16. giving 60 days to appeal the decision.
- 17. By letter dated October 30, 2002 PLAINTIFF timely appealed the Plan's termination of his LTD benefits. .
 - 18. By letter dated December 6, 2002 the Plan notified PLAINTIFF that his appeal

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was denied, and that PLAINTIFF had exhausted his administrative rights.

- At all times mentioned herein PLAINTIFF was, and continues to be totally disabled under the terms of The Plan.
- 20. This Court is required to review the termination of PLAINTIFF's LTD benefits de novo because:
 - The Plan does not unambiguously confer discretion on Plan fiduciaries to Α. determine benefits claims and construe Plan terms; and such discretion is illegal.
 - Plan fiduciaries acted under an actual conflict of interest at the time they В. terminated PLAINTIFF's benefits:
 - i. They changed their position without receipt of new evidence.
 - ü, They determined material facts without supporting evidence.
 - iii. PLAINTIFF is informed and believes and thereon alleges that claims staff is given financial incentives to deny or terminate claims.
 - v. The Plan has unfair claims handling procedures. When benefits were terminated there was no notification to PLAINTIFF that he could receive a copy of the Plan's documents regarding his claim free of charge.
 - When benefits were terminated the Plan used an inconsistent ٧, definition of disability than is in the summary plan description.
 - When benefits were terminated there was no description given of VI. the Plan's review procedures and applicable time limits, including a statement of PLAINTIFF's right to bring a civil action.
 - vii. PLAINTIFF is informed and believes and thereon alleges that Plan fiduciaries relied upon an internal rule, standard or criterion to terminate his benefits; however, when benefits were terminated he

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was not advised that a copy of such internal rules, standards or criterion would be provided free of charge to her upon request.

viii. The Plan utilized unfair appeal procedures:

- PLAINTIFF was not notified that he had the right, free of charge, to get copies of all documents relied upon to terminate his benefits.
- d. The Plan failed to consider all new evidence submitted on appeal.
- C, The Plan failed to take timely action on his appeal,
- 21. PLAINTIFF has exhausted all administrative remedies required to be exhausted under the terms of The Plan.
- 22. The Plan's denial of PLAINTIFF's long-term disability benefits was arbitrary and capricious, an abuse of discretion, and a violation of the terms of The Plan.
- 23. An actual controversy has arisen and now exists between PLAINTIFF and The Plan with respect to whether PLAINTIFF is cutitled to long-term disability benefits under the terms of The Plan.
- 24. PLAINTIFF contends, and The Plan disputes, that PLAINTIFF is entitled to benefits under the terms of The Plan for long-term disability because PLAINTIFF contends, and DEFENDANT The Plan disputes, that PLAINTIFF is totally disabled.
 - 25. PLAINTIFF desires a judicial determination of his rights and a declaration as to which party's contention is correct, together with a declaration that The Plan is obligated to pay long-term disability benefits, under the terms of The Plan, retroactive to the first day of his

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eligibility, until and unless such time that PLAINTIFF is no longer eligible for such benefits under the terms of The Plan.

- 26. A judicial determination of these issues is necessary and appropriate at this time under the circumstances described herein in order that the parties may ascertain their respective rights and duties, avoid a multiplicity of actions between the parties and their privities, and promote judicial efficiency.
- 27. As a proximate result of DEFENDANT's wrongful conduct as alleged herein, 'PLAINTIFF was required to obtain the services of counsel to obtain the benefits to which he is entitled under the terms of the Plan. Pursuant to 29 U.S.C. section 1132(g)(1), PLAINTIFF requests an award of attorney's fees and expenses as compensation for costs and legal fees incurred to pursue PLAINTIFF's rights under the terms of The Plan.

WHEREFORE, PLAINTIFF prays judgment as follows:

- I. For declaratory judgment against DEFENDANT The Plan, requiring The Plan to pay long-term disability benefits under the terms of The Plan to PLAINTIFF for the period to which he is entitled to such benefits, with prejudgment interest on all unpaid benefits, until PLAINTIFF attains the age of 65 years or until it is determined that PLAINTIFF is no longer eligible for benefits under the terms of The Plan.
 - 2. For attorney's fees pursuant to statute,
 - For costs of suit incurred.
 - 4. For such other and further relief as the Court deems just and proper.

Dated: October 12, 2004

THORNTON DAVIDSON
Attorney for Plaintiff

MICHAEL CREMIN

Pursuant to Civil Rule L.R. 3-16, PLAINTIFF certifies that the following listed persons, associations of persons, firms, partnerships, corporations or other entities (1) have a financial interest in the subject matter in controversy or in a party to the proceeding, or (2) have a non-financial interest in the subject matter or in a party that could be substantially affected by the outcome of the proceeding:

1. Plaintiff

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- 2. Defendant
- 3. Defendant's Insurer, Liberty Mutual.

Dated: October 12 2004

THORNTON DAVISSON
Attorney for Plaintiff,
MICHAEL CREMIN

CERTIFICATION OF INTERESTED ENTITIES OR PERSONS - I

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UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

MICHAEL CREMIN

Plaintiff(s)

C 04-04394 EDL

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MCKESSON CORPORATION Defendant(s) ORDER SETTING INITIAL CASE MANAGEMENT CONFERENCE

IT IS HEREBY ORDERED that this action is assigned to the Honorable Elizabeth D. Laporte. When serving the complaint or notice of removal, the plaintiff or removing defendant must serve on all other parties a copy of this order, the handbook entitled "Dispute Resolution Procedures in the Northern District of California," the Notice of Assignment to United States Magistrate
Judge for Trial, and all other documents specified in Civil Local Rule 4-2.
Counsel must comply with the case schedule listed below unless the Court otherwise orders.

IT IS FURTHER ORDERED that this action is assigned to the Alternative Dispute Resolution (ADR) Multi-Option Program governed by ADR Local Rule 3. Counsel and clients must familiarize themselves with that rule and with the handbook entitled "Dispute Resolution Procedures in the Northern District of California."

CASE SCHEDULE TADE MULTI-OPTION PROGRAMI

		CASE SCHEDULE INDEMINITY OF LOW SKORKEN	
an role	Date	Event	Governing Rule
	10/18/2004	Complaint filed	THE THE THE THE SHEET
	01/25/2005	Last day to meet and confer re initial disclosures, early settlement, ADR process selection, and discovery plan	FRCivP 26(f) & ADR LR 3-5
•	01/25/2005	Last day to file Joint ADR Certification with Stipulation to ADR process or Notice of Need for ADR Phone Conference	Civil L.R. 16-8
dogs.	02/02/2005	Last day to complete initial disclosures or state objection in Rule 26(f) Report, file/serve Case Management Statement, and file/serve Rule 26(f) Report	FRCivP 26(a)(1) Civil L.R.16-9
	08/15/2005	Case Management Conference in Curm E, 15th Floor, SF at 10:00 AM	Civil L.R. 16-10

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UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA

NOTICE OF ASSIGNMENT OF CASE TO A UNITED STATES MAGISTRATE JUDGE FOR TRIAL

Pursuant to General Order 44, the Assignment Plan of the United States District Court for the Northern District of California, this case has been randomly assigned to Magistrate Judge ELIZABETH D. LAPORTE

Pursuant to Title 28 U.S.C. § 636(c), with written consent of all parties, a magistrate judge may conduct all proceedings in the case. Attached is a form to complete if you consent to proceed before the assigned magistrate judge and a form to complete if you decline to proceed before the assigned magistrate judge. Electronic versions of both forms are also available at the Court's Internet site: http://www.cand.uscourts.gov. Click on Forms-Civil. A party is free to withhold consent without adverse consequences. If a party declines to consent, the case will be randomly reassigned to a district judge and a case management conference will be scheduled on the district judge's calendar as close as possible to the date presently scheduled before the magistrate judge.

You must file your consent or declination by the deadline for filing the initial case management statement.

The plaintiff or removing party shall serve a copy of this notice and all attachments upon all other parties to this action pursuant to Federal Rules of Civil Procedure 4 and 5.

> FOR THE COURT RICHARD W. WIEKING, CLERK

MARY ANN BUCKLEY

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UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA

Plaintiff(s),

No. EDL

STANDING ORDER RE CASE MANAGEMENT CONFERENCE

Defendant(s).

Lead trial counsel who will try this case are directed to confer in advance of the Case Management Conference with respect to all matters contained in the attached Proposed Joint Case Management Order, including a discovery plan and discovery limits and all other matters described in Federal Rules of Civil Procedure 16(a), 16(b) and 26(f) and Civil Local Rule 16-10. Pursuant to Civil L.R. 16-10(a), lead trial counsel shall attend the Case Management Conference and be prepared to discuss all matters referred to in this order. Counsel shall have the authority to enter stipulations and make admissions regarding all matters described herein.

PLAINTIFF IS DIRECTED TO SERVE COPIES OF THIS ORDER AT ONCE UPON ALL PARTIES IN THIS ACTION AND UPON THOSE SUBSEQUENTLY JOINED IN ACCORDANCE WITH THE PROVISIONS OF FEDERAL RULES OF CIVIL PROCEDURE 4 AND 5 AND CIVIL LOCAL RULES 4 AND 5, and to file with the Clerk of the Court a Certificate reflecting such service.

Failure to comply with this order, the provisions of Federal Rule of Civit Procedure 16 and 26(f) or the provisions of Civil L.R. 16-10 may be grounds for sanctions. (See Fed. R. Civ. P. 16(f)).

Dated: January 26, 2001

United States Magistrate Judge

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STANDING ORDER

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Magistrate Judge Elizabeth D. Laporte

- 1) Civil law and motion is heard on Tuesdays at 9:00 a.m. Criminal law and motion is heard on Tuesdays at 1:00 p.m. Counsel need not reserve a hearing date in advance. However, noticed dates may be reser as the court's calendar requires.
- 2) Case Management Conferences are heard on Tuesdays at 10:00 a.m. Pretrial Conferences are heard on Tuesdays at 2:00 p.m.
- Discovery motions may be addressed to the Court in three ways. A motion may be noticed on not less than 35 days pursuant to Civil L.R. 7-2. Alternatively, any parry may seek an order to shorten or enlarge time under Civil L.R. 6-3 if the circumstances justify that relief. In emergencies during discovery events, the Court is available pursuant to Civil L.R. 37-1(b).

In the event a discovery dispute arises, counsel (or if pro se, the party) seeking discovery or a protective order shall confer in good faith with opposing counsel (or pro se party) in an effort to resolve the dispute without court action, as required by Fed. R. Civ. P. 37 and Civil L.R. 37-1(a). A declaration setting forth these meet and confer efforts and the final positions of each party shall be included in the moving papers. The Court will not consider discovery motions unless the moving party has complied with Fed. R. Civ. P. 37 and Civil L.R. 37-1(a).

Motions to compel fact discovery must be filed no later than ten days after the fact discovery cutoff. Motions to compel expert discovery must be filed no later than ten days after the expert discovery cutoff.

- 4) The Court strives to set matters and render decisions in a timely manner. The Court encourages parties to advise the Court by letter to chambers of any matter that appears to have been unduly delayed.
- 5) For all papers filed in any matter pending before Judge Laporte, a chambers' copy shall be provided and clearly marked.
- A paper chambers copy of all electronically filed documents must be delivered to the Court no later than 12:00 noon on the day after the document is electronically filed. The paper chambers copy must be marked "Chambers Copy" and must be lodged with the Clerk's Office, in an envelope clearly marked with the judge's name, case number, and "Chambers Copy." Parties must not file a paper copy of any document with the Clerk's Office that has already been filed electronically;

IT IS SO ORDERED.

Dated: March 3, 2004

ELIZABETH D. LAPORTE

LUNITED States Magistrate Judge

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CIVIL COVER SHEET AND THE PARTY AND ADDRESS OF The JS-44 civil cover sheet and the information contained herein neither replace har supplement the plant service of pleadings or other papers as required by little, except as provided by local rules of court. This form, approved by the Judgist Conference of the United States in September 1974, is required for the ums of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON PAGE TWO) DEFENDANTS MICHAEL CREMIN MCKESSON CORPORATION EMPLOYEES' LONG TERM DISABILITY BENEFIT PLAN (b) COUNTY OF RESIDENCE OF FIRST LISTED PLAINTIPF COUNTY OF RESIDENCE OF PIRST LISTED DEFENDANT (EXCEPT IN U.S. PLAINTIFF CASES) (IN LLS. PLAINTIFF CASES ONLY) mary records note: In land condemnation cases, use the location of the San Francisco TRACT OF LAND INVOLVED, San Francisco (c) attorneye if ine Mame. Address, and tecephone numbers ATTORNEYS OF KNOWN) Thomason Davidson 2055 San Josquin Street Fresno, CA 93721 (559)256-9800 IL BASIS OF JURISDICTION (PLACE ANY IN ONE DOX ONLY) III. CITIZENSHIP OF PRINCIPAL PARTIES IPLACEAN ON CHEBOXFOR CI 1 U.S. Government (For diversity cases only) 23 Pedentil Quastlen AND ONE BOX POR DEFENDANT! PHINE (U.S. Government Not a Party) PTF DEF E 2 U.S. Government Crizen of This State M1 M1 C 4 Diversity incorporated or Principal Place Colondant of Business in This Stein (mulcate Chiconxhip of CREEDS of Assistant States incorporated and Principal Place Pantes in item 1|1) of Business in Another State Chiran or Dublock at a Fereign Median Foreign Columny IV. ORIGIN (PLACE AN "V" IN ONE BOX ONLY) 8211 Drielous ment boyontars St COS Ressionated Resear 🖂 4 Reinstated or 135 Transferred from AND MANAGEMENT Proceeding State Court Appellate Court Recesand Another district Lityation Machines Judgment PLACE AN VIN ONE BOX ONLY V. NATURE OF SUIT CONTRACT TORTS FORFSTUREPENALTY BANKRUPTCY **OTHER STATUTES** THO INVIDUO ersonal injury PERSONAL INJURY WILL AUTOURLE CONTRACTOR CONTRACTOR # 400 Shale Peapportiere 340 Alegdan Med Halptagica CONTRACT POOR BOND 316 Airplana Product The Management of the Company of the SPUSC 187 REP Drug Related Settlers of CONTRACTOR DESCRIPTION COC Darks and Barring 140 Negofishin Instrument LIGITINEY Property 21 CIRC 664 465 Candwick COLORISE THE SECURITY OF CHARLES THE 200 Politica Francis PROPERTY RIGHTS Secret 1544 Aubbrica Parsonal & Exformation Automore
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VI. CAUSE OF ACTION (CITE THE US CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE SPEEF STATEMENT OF CAUSE) DO NOT CITE JURISDICTIONAL STATUTES UNLESS DIVERSITY) 29 U.S.C. section 1132 ERISA bimefile

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UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA

MICHAEL CREMIN

SUMMONS IN A CIVIL CASE

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MCKESSON CORPORATION EMPLOYEES' LONG TERM DISABILITY BENEFIT PLAN

TO:

McKesson Corporation Corporate Headquarters One Post Street San Francisco, CA 94104 Corporate Secretary's Dept.

Received by

anne Shappel

Date received

Mantion received

(19146)

YOU ARE HEREBY SUMMONED and required to serve upon PLAINTIFF'S ATTORNEY

Thornton Davidson
Thornton Davidson & Associates
2055 San Joaquin Street
Fresno, CA 93721

an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgement by default will be taken against you for the relief demanded in the complaint. You must also file your enswer with the Clerk of this Court within a reasonable period of time after service.

RICHARD W. WIEKING

OCT 1 8 2004

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AU 440 (Rev. 19793) Summons in a Civil Action

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Service of the Summons and Complaint was me	
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Served Personality upon the Defendant	L Place where served:
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